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VOICE

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Cybercrime**

FRAUD ALERT

SIGN UP TODAY and receive free alerts when a document with your name is recorded in Official Records. Protect yourself from fraud. **CLICK HERE.**

GET IN TOUCH:

Write:

Public Integrity Unit
Division of Inspector General
Fraud Hotline
510 Bay Avenue
Clearwater, FL 33756

Call:

(727) 45FRAUD
(727) 453-7283

Fax:

(727) 464-8386

E-mail:

fraudhotline@mypinellasclerk.org

Internet:

www.mypinellasclerk.org
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Free Trial Offer ... Not So Fast

When a business promises to let you try a product or service free of charge, it can be enticing. However, companies that offer free trials often slip automatic renewal clauses into the fine print so that consumers are locked into expensive and recurring charges, even if the original product started out as free.

Automatic renewal clauses are found in a range of services such as gym memberships, subscription meal boxes, and entertainment streaming services. Unfortunately, many unscrupulous companies depend on free trial offers, followed by hidden automatic renewal clauses, to trick consumers into automatically renewing a contract or to mask rate increases.

Unbeknownst to the consumer, many companies bury language deep in the fine print of their contracts that leave it up to the consumer to cancel by a certain date to end the free trial. If the customer fails to notify the business in time, they will be regularly charged.

Many times, consumers are unaware that their "free trial" rolls over into a binding contract until they start seeing new credit card charges or products they did not expect to arrive at their house. Some companies even hide language that requires a consumer to stay in the plan for a period of months when their "free trial" rolls over into a contract.

Nearly half (48 percent) of consumers have had a free trial roll over into an expensive, automatically renewing contract. There are several steps consumers can take to protect themselves:

- 1. Do your homework.** If you are offered a free trial, research online reviews. If there are several complaints about how the company started charging consumers for products they did not purchase, and made it difficult to stop the shipments, this is a huge red flag.
- 2. Read the pre-selected boxes.** By law, companies must disclose the presence of an automatically renewing contract to consumers making the purchase online. Many companies will do this by pre-checking boxes that state it is OK for them to bill you and continually send you additional products on a weekly or monthly basis. If you do not want a surprise bill, read over the content of the website carefully.
- 3. Mark your calendar.** Free trials often have an expiration date. After the free trial expires, companies will charge your card or send you another product and bill you. If you want to be able to make a decision on whether to continue receiving the service or product, mark your calendar by the cancel date so you can ensure that you are not unknowingly locked into a lengthy contract.
- 4. Check your credit card statements regularly for mysterious charges.** In addition to protecting yourself from identity theft, this will allow you to spot charges from services you did not mean to subscribe to or consent.

the IG **FRAUD ALERT**



If you find a mysterious charge on your bill or if you receive an unexpected product in the mail, first attempt to work with the merchant to cancel your subscription and have the charge refunded. If you are not successful, contact your credit card company and inform them that you did not authorize this charge.

It is illegal for online retailers to fail to disclose the presence of an automatic renewal clause. In addition, many states have enacted legislation to protect offline transactions from these deceptive clauses.

If you have become a victim of an automatic renewal clause, you can file a complaint at Fraud.org via their [online complaint form](#). They will share your complaint with their network of more than 90 federal, state, and local law enforcement and consumer protection agency partners who can hold these unscrupulous businesses accountable.

To report suspected fraud, call (727) 464-6200.

Source: https://www.fraud.org/free_trial_alert "Free Trial Offer? Not So Fast"



For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.